Achieve Universal Health Coverage

UHC is defined as a condition where **all people who need health services (prevention, promotion, treatment, rehabilitation, and palliative care) receive them, without undue financial hardship** (WHO 2010)

UHC consists of three interrelated components:

1) Full spectrum of health services according to need

2) Financial protection from direct payment for health services when consumed

3) Coverage for the entire population

NHIS in Ghana

NHIS Statistics

NHIS Population Coverage

11% 2006

31% 2010

40% 2014 - 2016

165 District Offices

c.3,000 Branch Staff

11.2m Active Members

c.4,000 Healthcare Providers

NHIS Comprehensive Healthcare Benefits

In-patient

**Out-Patient**

Medicines

Diagnostics

- NHIS was established in 2003, and has a goal of universal healthcare in Ghana

- NHIS offers comprehensive healthcare scheme to all citizens of Ghana and is heavily subsidised by tax (National Health Insurance Levy)

- The scheme is distributed via a network of 165 branches

- The scheme penetration attained 40% in 2014 and has stayed relatively flat since

- **In 2017 NHIS, with support from ILO Impact Insurance Facility, started a project to digitalise the NHIS renewal process aimed at accelerating population coverage**
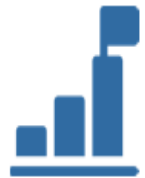
Strategies & Project Objectives
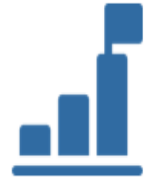
Expand Population Coverage and drive towards **Universal HealthCare**

→ Design an **efficient digital renewal** process that delivers a **desirable user experience** to NHIS members

Reduce Operational Burden and **Costs**

→ Design **digital solutions** that **relieve operational burden** and save cost
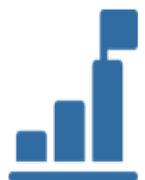
Expand adoption of **biometric identity authentication** to align interests between healthcare providers and NHIS

→ Design **inexpensive scalable** and **compatible authentication solutions** at healthcare provider sites to discourage fraud

Design Thinking
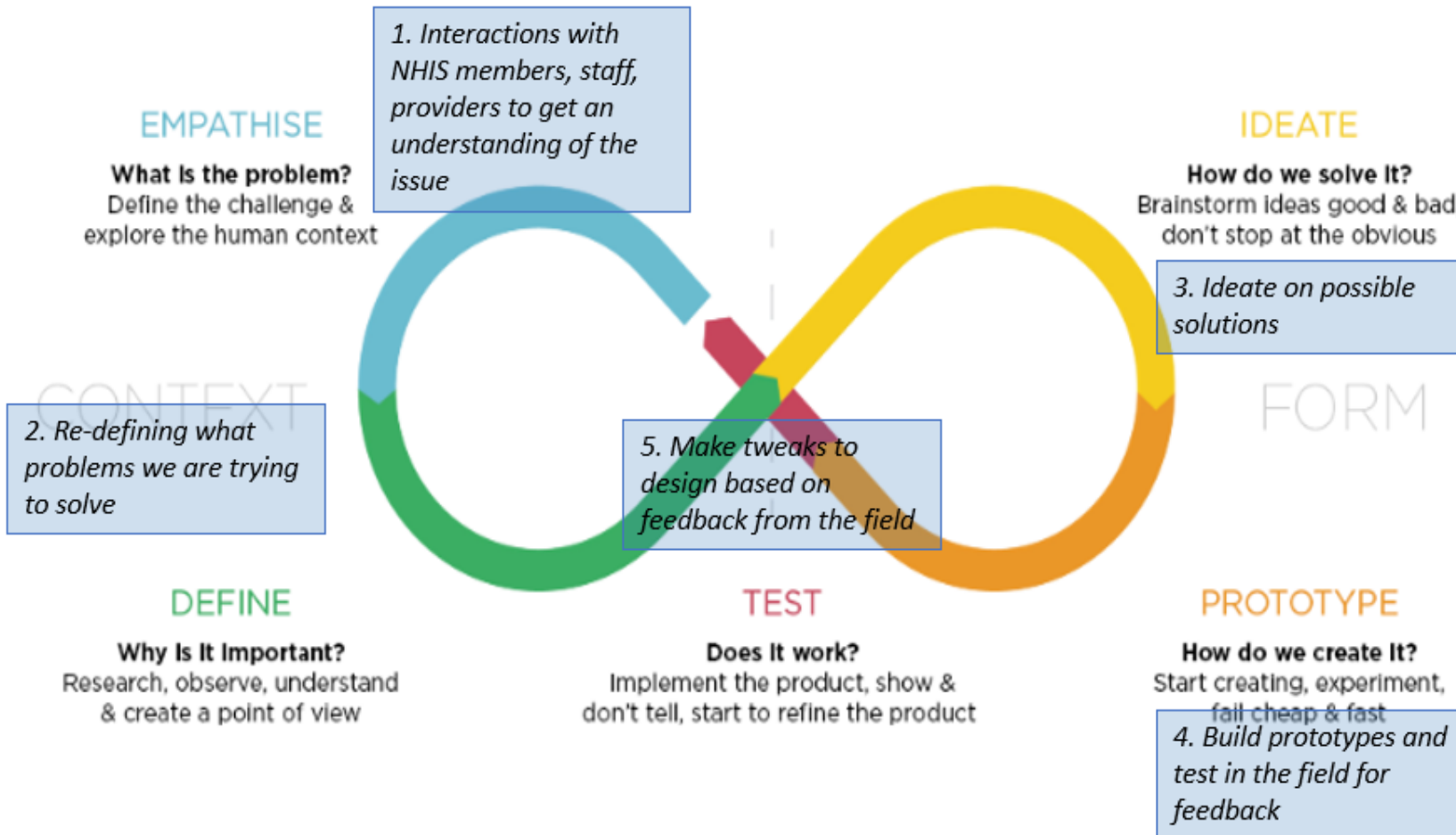

EMPATHISE

What Is the problem?
Define the challenge &
explore the human context

1. Interactions with
NHIS members, staff,
providers to get an
understanding of the
issue

IDEATE

How do we solve It?
Brainstorm ideas good & bad,
don't stop at the obvious

3. Ideate on possible
solutions

CONTEXT

2. Re-defining what
problems we are trying
to solve

5. Make tweaks to
design based on
feedback from the field

FORM

DEFINE

Why Is It Important?
Research, observe, understand
& create a point of view

TEST

Does It work?
Implement the product, show &
don't tell, start to refine the product

PROTOTYPE

How do we create It?
Start creating, experiment,
fail cheap & fast

4. Build prototypes and
test in the field for
feedback

- An iterative design process
  employed under the project

- Renewal and Authentication
  Prototypes underwent at least four
  different iterations before a
  minimum viable product was taken
  forward for implementation

- Non-Biometric Authentication was
  designed when external
  dependencies in the Biometric
  concept delayed the process

- Current solution is continuously
  evolving based on feedback from
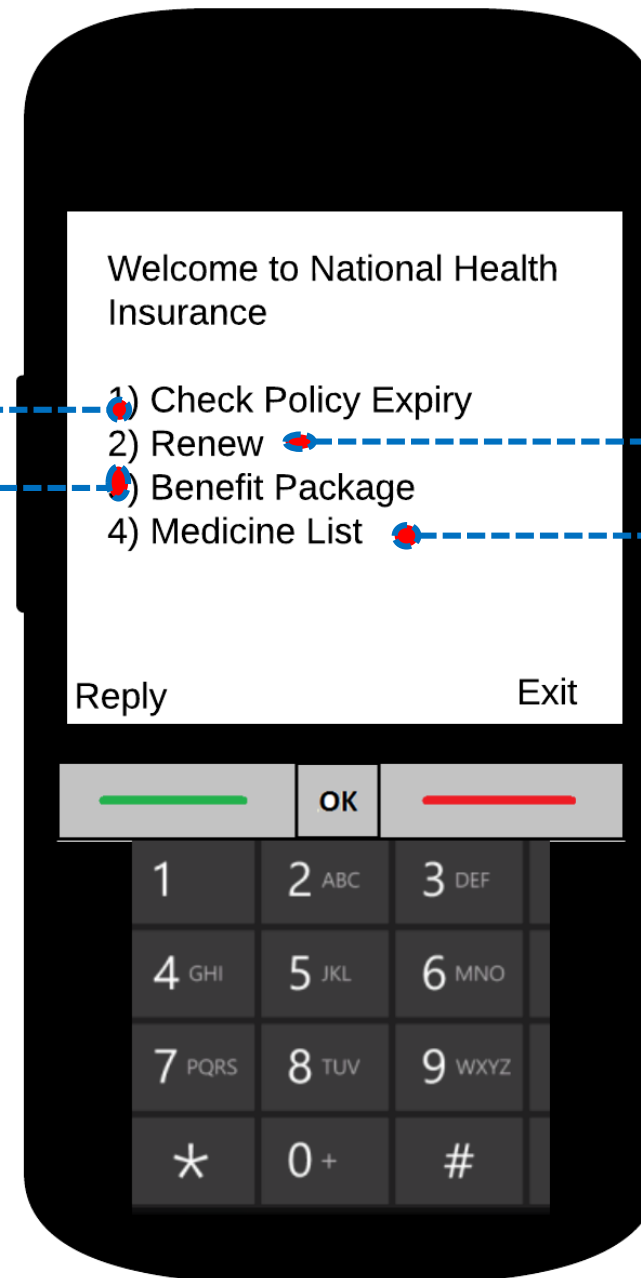 the field and the call-centre

NHIS Mobile Renewals – Dial *842*10#

CHECK EXPIRY: Using this option, members are able to check when their policy is due to expire

RENEW: This option requires NHIS (or GHANA CARD) number, prompts requisite premium amount and completes payment from mobile money wallet

BENEFIT PACKAGE: This option gives a brief overview of benefit package with call center number to find out more

MEDICINE LIST: This option lists top 10 medicines and prompts members to call the NHIS Call Centre to know about comprehensive medicine list and package

Welcome to National Health Insurance

1) Check Policy Expiry
2) Renew
3) Benefit Package
4) Medicine List

Reply   Exit

OK

1
2 ABC
3 DEF
4 GHI
5 JKL
6 MNO
7 PQRS
8 TUV
9 WXYZ
*
0 +
#

- **Expiry Dates will NOT be printed for those opting to renew digitally**

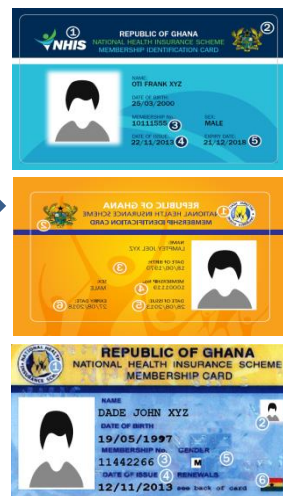- Need to **verify eligibility WITHOUT having to read the card** visually or electronically
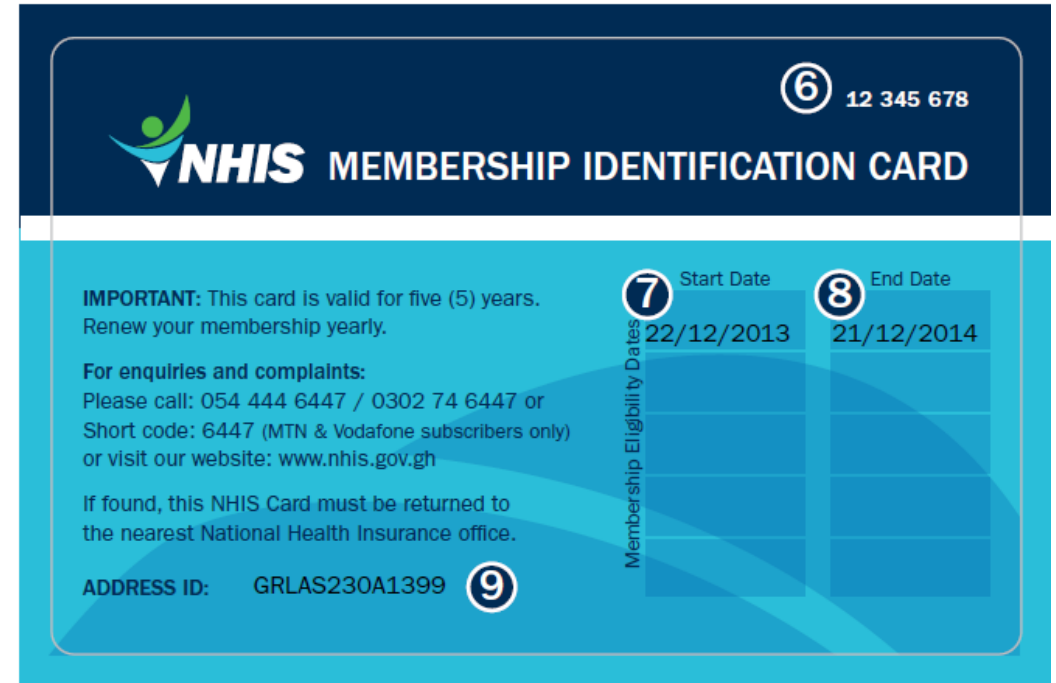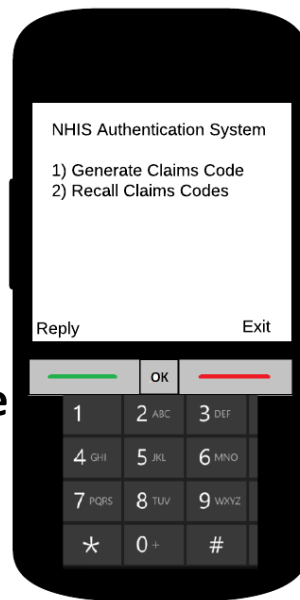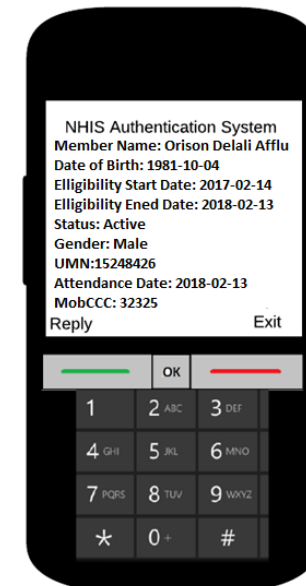
Non-Biometric Authentication Cycle
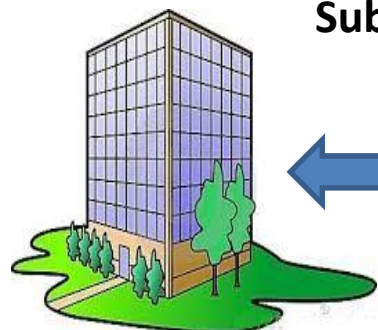
Subscriber with digital Renewed Card

Authenticate client

NHIS Authentication System

1) Generate Claims Code
2) Recall Claims Codes

Reply   Exit

Generate CCC

NHIS Authentication System
Member Name: Orison Delali Afflu
Date of Birth: 1981-10-04
Elligibility Start Date: 2017-02-14
Elligibility Ened Date: 2018-02-13
Status: Active
Gender: Male
UMN:15248426
Attendance Date: 2018-02-13
MobCCC: 32325
Reply   Exit

CCC (5 digits code)

Submit claims   **Prepare claims**   **Provide Service**

Write CCC on NHIS claims form

"Be a Citizen not a Spectator"

SMS to Provider	SMS to MEMBER
STATUS: ACTIVE CCC: 12345 NAME: John Doe Card#: 12345678 DOB: dd/mm/yyyy GENDER: M Start: dd/mm/yy End: dd/mm/yy	*Dear John Doe,* *did you go to XYZ Hospital on dd/mm/yy* *Reply '2' to this SMS if you did NOT go*

Benefits

Operational Efficiency

- **Reduction in Operational Burden** at District Offices

- Significant **reduction in costs** relating to ICT infrastructure

- **Reduction in supply chain complexity** relating to printer ribbons and other ICT consumables

Better Member Experience

- **Improved Member** Renewal and Registration **Experience**

- **Reduced Waiting Times** at District Offices

Increase in Revenue

- **Higher Revenue Mobilisation**

- Digital collection methods **reduce pilferage**

Insurance scheme processes are often the same – private/public

- Member experience is important – marketing for renewal/registration

- Member involvement in accountability

- Health insurance fraud measures - low cost

Ghana's NHIS is celebrating 15 years.
The launch of the M-renewal is expected to be a game-changer for population coverage to achieve UHC
Added benefit – cost-containment to address financial sustainability

THANK YOU